First case: Tax evader faces arrest, imprisonment

[illegible]

THE PHILIPPINE STAR
TRUTH SHALL PREVAIL

Pacman deep into Bible study

[illegible]

Poll: 47% of Pinoys believe CJ is guilty

50% unsure, 3% say CJ not guilty

[illegible]

[illegible]

Senators won't be swayed by surveys

[illegible]

LRA exec grilled over CJ properties

[illegible]

Jeepney fares up 50¢ as oil firms hike prices anew

[illegible]

China to step up maritime patrols in Spratlys

Philippine Marines perform drills at the Marine headquarters in Taguig City yesterday.

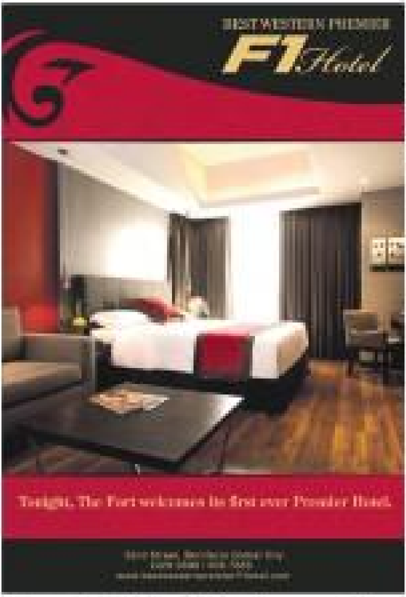
[illegible]

[illegible]

'Single' witness gets instant fans

[illegible]

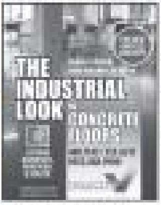
Our best rates. [illegible] citibank

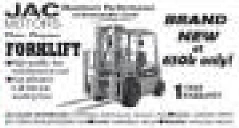


House OKs whistle-blower bill on second reading

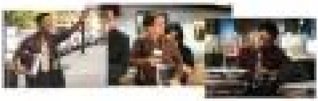
By [illegible]

[illegible]



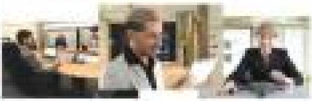


Late for a meeting



Max spends most of his day attending meetings. If not rushing to and from them, he is always on the move. Any spare time he has, he spends on his computer trying to catch up on work. His family sees him sparingly.

The latest way to meet



Michael is just as busy as Max. Yet his schedule is relaxed. His pace, manageable. He has time for his family – helping his kids with their homework and watching their school recitals. He even plays golf with his friends.

THE DIFFERENCE?

Michael uses **Globe Business Collaboration Solutions** like Audio Conferencing, Web Conferencing and Telepresence to get things done! He takes advantage of the latest mobile technology and the internet to enable him to conduct and attend meetings without having to be physically there.

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Audio Conferencing

Globe Business **Audio Conferencing** takes ordinary teleconferencing beyond the limitations of the conference room. You can join the conference using your mobile phone. This service rides on a global platform with toll free access to more than 40 countries with up to 200 participants able to join in!

Web Conferencing

Using the power of the Internet, Globe Business **Web Conferencing** enables business owners to join meetings right from their desktop or laptop computers, iPhones, iPads, Android devices and BlackBerry handsets and other Wi-Fi or 3G-enabled devices.

Web Conferencing combines desktop sharing through a web browser, enabling faster distribution of information. That means users are able to transfer large amounts of data easily and securely.

Telepresence

Globe Business **Telepresence** is the most advanced conferencing solution that can closely replicate an "in-person" meeting experience. Especially built telepresence rooms transmit life-sized, high-definition images of participants from various locations. You can use any of the more than 1,100 telepresence rooms located in more than 75 countries and territories worldwide. The experience is so realistic, you'd believe everyone is actually there.

Max and Michael show us two different ways by which we can do business. Take the more efficient, innovative way. Speed up decision-making and time-to-market. Stay ahead of competition. Choose Globe Business Collaboration Solutions.

Experience Globe Business Collaboration Solutions and find out more about Globe Business products and services by calling +63(2)730-1288 or email us at customersupport@globebusiness.com.ph.

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Business

www.globe.com.ph/business

[illegible]

[illegible]

First case: Tax evader faces arrest, imprisonment

[illegible]

China

[illegible]

'Single'

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

SSS PROPERTIES NATIONWIDE SEALED BIDDING 2012

[illegible]

NORTH LUZON

[illegible]

SOUTH LUZON

[illegible]

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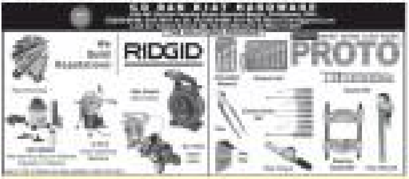
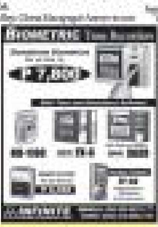
Comelec submits tampered ERs to block GMA bail petition

by [illegible]

[illegible]


RIDGID
PROTO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[illegible]

Police approve hearings at VMMC

[illegible]

Palace bucks legislated wage hike

[illegible]

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As low as
P118,000
Downpayment
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AND
1-Year LTO Registration
OR
P19,558 Per Month
As low as
P99,000
Downpayment
for L200GX
HURRY! Promo ends April 30, 2012.

Jeepney fares

From Page 1

[illegible]

No big impact on inflation rate

[illegible]

A call for wage hike

[illegible]

Solons: PNoy courting public outrage

[illegible]

Palace

From Page 1

[illegible]

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[illegible]

[illegible]

Completion of NAIA Terminal 3 to cost Phl gov't $40 million

[illegible]

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[illegible]

[illegible]

NEOPERL

[illegible]

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GE
kolin
koppel
LA GERMANIA
LG
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SAMSUNG
Whirlpool
TCL

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[illegible]

P-Noy going to Cambodia for Asean Summit

[illegible]

Pacman

From Page 1

[illegible]

[illegible]

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Ethel Cristine S. Valdez
Nancy Allan L. Yatco

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Sketches

By ANA MARIE PAMINTUAN

Pleasures of reading

[illegible]

* * *

[illegible]

[illegible]

ANA MARIE PAMINTUAN
Editor-in-Chief

[illegible]

Betty Go-Belmonte
Founding Chairman 1986-2001

Maximo V. Soliven
Founding Publisher 1986-2006

EDITORIAL

Aiming for higher growth

[illegible]

Our Daily Bread

The thrill of discovery

[illegible]

CTalk

By CITO BELTRAN

The great debate

[illegible]

* * *

[illegible]

* * *

[illegible]

Sandry Strokes

By ROSALINDA L. OROSA

Ochanine's catholic taste includes moving kundimans; IC's Calvo endorses ballets

[illegible]

* * *

[illegible]

A Law Each Day (Keeps Trouble Away)

By JOSE C. SISON

Simple negligence, not dishonesty

[illegible]

Pass the books, hold the oil

By THOMAS L. FRIEDMAN

The New York Times

[illegible]

Commonsense

By MARICHU A. VILLANUEVA

Dangerous cheaper medicine

[illegible]

Poll: 47% From Page 1

[illegible]

'Filipinos will accept or respect Renato's decision'

[illegible]

Senators From Page 1

[illegible]

Not a popularity contest

[illegible]

'Survey a vindication of the prosecution'

[illegible]

SC downplays survey results

[illegible]

No comment – Palace

[illegible]

LRA exec From Page 1

[illegible]

LETTERS

Trains to solve transport, traffic problems

[illegible]

Scarce delicadeza

[illegible]

Ethics and search for truth

[illegible]

Prosecution opposes Corona lawyers' request to summon PCIJ journalists

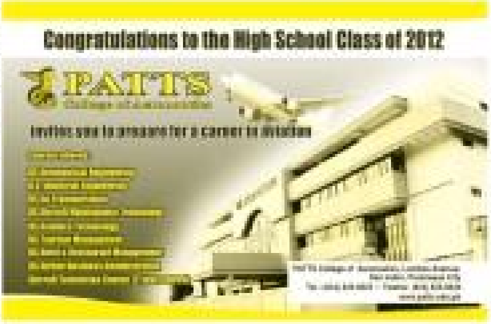
By ALEXIS ROMERO

[illegible]

'Too scared'

[illegible]

JED'S ISLAND RESORT
NOW OPEN
[illegible]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[illegible]
intel inside CORE i5

Vendors defy order to vacate Rizal Park stalls

[illegible]

'Hulidap' of Bilibid visitors rampant

[illegible]

Judge grants Gatdula writ of *amparo*

[illegible]

Makati cops form water rescue, patrol unit

[illegible]

Caloocan fire put out after nearly 4 days

[illegible]

METROLINE

Navy man found dead after shooting colleague

[illegible]

Makati village chief loses SUV to carjackers

[illegible]

'Counter-Strike' players kill man in Las Piñas

[illegible]

Pasig's top cop denies plan to arrest reporter

[illegible]

Sharon wins land dispute vs ex-SC justice's kin

[illegible]

Caloocan

[illegible]

'Hulidap'

[illegible]

'Milking cow'

[illegible]

[illegible] system

[illegible]

SSS PENSIONER KA BA?

PARA SA IYO ANG BALITANG ITO!

Tinatawagan ang lahat ng retiree at death pensioners sa ilalim ng programa ng Social Security (SS) at Employees' Compensation (EC) na tumugon sa ANNUAL CONFIRMATION OF PENSIONERS (ACOP) Program upang tuloy-tuloy ninyong matanggap ang inyong pensyon.

[illegible]

Supreme Court of the Philippines
Judicial and Bar Council
Manila

ANNOUNCEMENT

[illegible]

17-leg PGT fires off March 28

[illegible]

THE PHILIPPINE STAR
SPORTS
Editor : LITO A. TACUJAN Assistant Editor : GERRY CARPIO
18 · WEDNESDAY, MARCH 21, 2012 · [illegible]

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B-Meg seeks playoffs; Petron tests new import

[illegible]

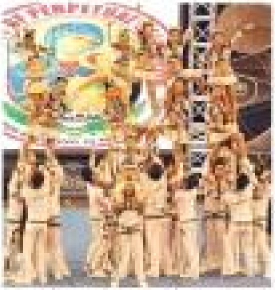
[illegible]

Petecio raps Taiwanese; Aparri sees action next

[illegible]

Reyes late treys power Junior Tigers past Elite

[illegible]



[illegible]

Medicard marks 25th year with fun run

[illegible]

When you open your heart to the Savior, He opens your mind to the Word.

Chelsea FC links up with Younghusbands

[illegible]

Azkals grow in stature with AFC finish

By [illegible]

CEBU – The Philippine Azkals and a third place finish in a major international tournament – two things that normally wouldn't go together.

[illegible]

SIDELIGHTS

Phil hailed Challenge Cup top scorer

[illegible]

[illegible]

NGAP-Globe Am circuit resumes at Cangolf

[illegible]

[illegible]

Del Run boost to Marikina tree-planting

[illegible]

[illegible]

17-leg PGT...

[illegible]

[illegible]

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Gunman kills four at French Jewish school

[illegible]

Lawyer: Afghan massacre suspect can't remember

[illegible]

UN voices serious concern as Khmer Rouge judge quits

[illegible]

Celebrity News

Dion recovering from inflamed vocal cords

[illegible]

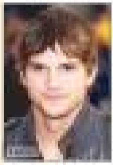
Whitney Houston's daughter wears mother's ring

[illegible]

Oprah network lays off one-fifth of staff

[illegible]

Kutcher signs up for Branson space flight



[illegible]

Feed your Mind

Quotes Quiz

[illegible]

PREPOSITION

Grammar

[illegible]

	8				1		7	
	2	9				5		1
	1				3		6	
				2		8		6
4		8			7			
				7			4	
1						9	5	7
3	9			6				

[illegible]

Intense fighting rocks Syrian capital

[illegible]

[illegible]

Michelle Obama kicks off charm campaign

[illegible]

[illegible]

[illegible]

Gunman kills

[illegible]

30 dead as Iraq attacked by wave of violence

[illegible]

[illegible]

ACROSS THE COUNTRY

Laguna barangay chief gunned down

[illegible]

Reward in slay case now P1.2 M

[illegible]

Intensity 4 quake jolts [illegible] City

[illegible]

4 Sulu villagers hurt in Abu attack

[illegible]

Cemex to build waste heat power plant

[illegible]

Search on for kidnapped health worker, 2 teachers

[illegible]

[illegible]

Blast in Puerto Princesa pier not deliberate, probers say

[illegible]

4 inmates bolt Batangas jail

[illegible]

Senate probe sought on small-scale mining in Ifugao rice terraces

[illegible]

DOTC allots P500 M for PCG rescue boats

[illegible]

WEATHER FORECAST

[illegible]

SPORTS FOR ALL

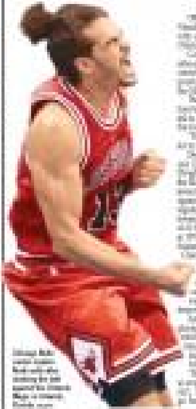
[illegible]

Remembering Maroons' [illegible] championship

[illegible]

CHICAGO POSTS LEAGUE BEST MARK

Rose-less Bulls outstrip Magic



[illegible]

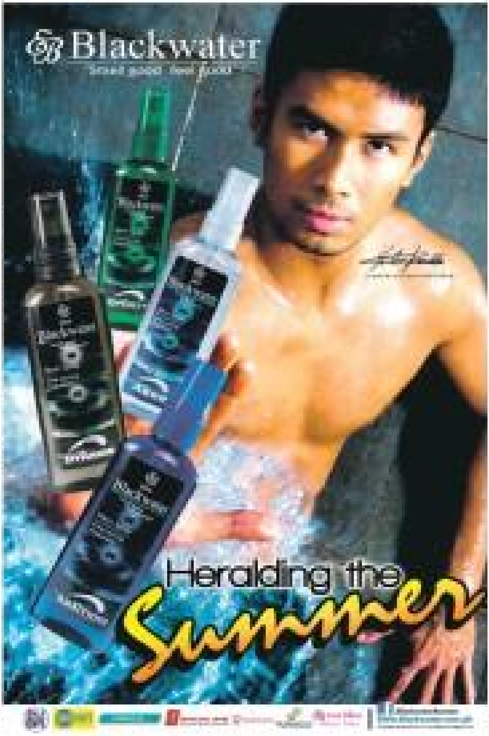
[illegible]

AGC tourney slated at Eastridge

[illegible]

Sidelights

[illegible]



Banal's Mexican foe due

[illegible]

THE PHILIPPINE STAR

inside SPORTS

[illegible]

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McDonald to revive Petron's hopes?

By JOAQUIN HENSON

[illegible]

[illegible]

Talent-laden field competes in new Petron karting season

[illegible]

[illegible]

Absence of malice

SPORTING CHANCE

By JOAQUIN HENSON

[illegible]

THE PHILIPPINE STAR
BUSINESS

Phl confident of credit rating upgrade

[illegible]

CURRENCIES

[illegible]

PESO-DOLLAR RATE

43.070

[illegible]

DBS sees Phl economy growing 4.2%

[illegible]

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Phl stocks dip amid China growth worries

[illegible]

STOCK MARKET

24.76

PHILIPPINE STOCK EXCHANGE

[illegible]

WORLD MARKETS

New York

Frankfurt

London

Singapore

Hong Kong

Tokyo

TOP GAINERS

[illegible]

TOP LOSERS

[illegible]

MOST ACTIVE

[illegible]

EXCHANGE NOTICES

[illegible]

DIVIDENDS

[illegible]

Alaska Milk unloads P12.86-B stocks to foreign partner

[illegible]

[illegible]

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[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]

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to the Twin Islands of Tawi-Tawi

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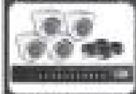

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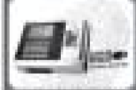

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[illegible]

AIM

DEMAND AND SUPPLY

By BOO CHANCO

Gov't helpless on rising oil prices

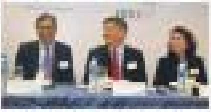
[illegible]

Mitsubishi posts 1.5% sales growth in Feb

[illegible]

Pro-Friends issues P3B corporate notes

[illegible]



[illegible]

[illegible]

JMJ Auction Services

[illegible]

First Gen profit drops 50% on EDC losses

[illegible]

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THE STAR
[illegible]

[illegible]

Bloomberry completes infrastructure works in Entertainment City

[illegible]

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[illegible]

THE PHILIPPINE STAR

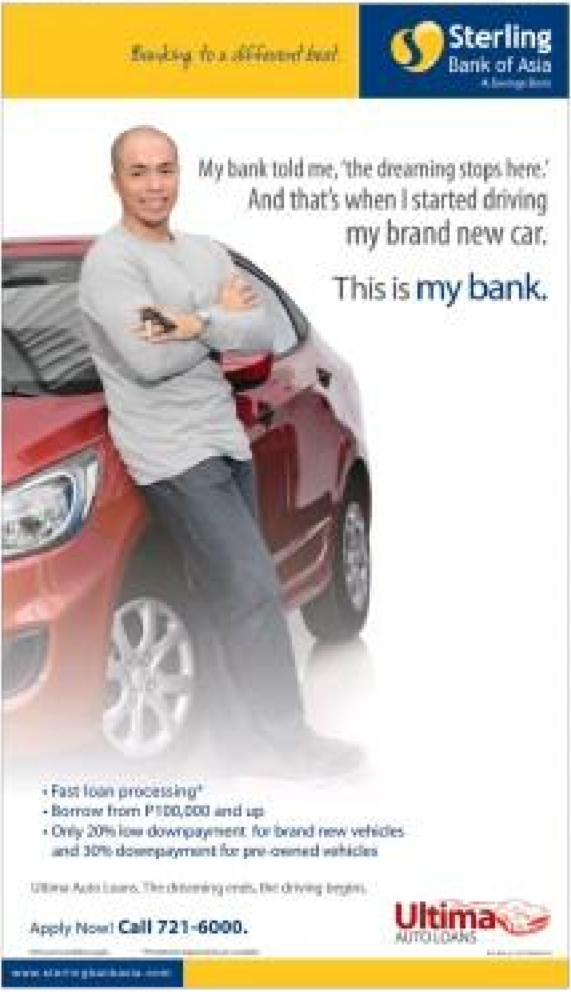
BUSINESS

Trans-Asia eyes P33-B new power projects

[illegible]

Gov't won't waste good prospects, says Palace

[illegible]



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CROSSROADS
(Toward Philippine Economic and Social Progress)

By GERARDO P. SICAT

The Philippine Economy – (Part III) – A historical peep into foreign direct investments policy and economic reality

[illegible]

Officials trumpet gains to visiting S&P team

[illegible]

NFA to buy palay during rainy season

[illegible]

Sun Cellular offers best value IDD products for OFWs

[illegible]

Senate passes proposed data privacy act

[illegible]

WIPO head bats for public consultations on IP protection

[illegible]

PASAR to resume copper processing

[illegible]

HIDDEN AGENDA

Herbal industry under threat

Globe to complete Davao network upgrade in 2 yrs

HGC to release titles to homebuyers

NSO to complete list of establishments

Manila-Cavite Expressway boosts economy of Cavite

Starbucks goes beyond coffee with first juice bar

[illegible]

Apple's dividend heralds 'changing of the guard'

[illegible]

[illegible]

CLASSIFinder

[illegible]

Trans Asia ... From B-1

[illegible]

Gov't won't... From B-1

[illegible]

PCSO donates P10M x-ray machine to POC

[illegible]

— Perseus Echeminada

Visit of Czech Republic's 1st Deputy PM to boost economic ties with Philippines

[illegible]

[illegible]

[illegible]

Maynilad

Invitation for Prequalification

[illegible]

Contact

[illegible]

THE PHILIPPINE STAR

CLASSIFinder

RATES
[illegible]
MONDAYS TO SUNDAYS

JOBS

REAL ESTATE

AUTO SHOP

SERVICES

OPPORTUNITIES

BUY/SELL

PERSONAL

PETS

NOTICES

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Lease / Sale

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FOR SALE

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TERRAZA PLACE

LAS PIÑAS

HOUSE & LOT

VALENZUELA

QC

DMCI

CONDO @ DMCI

2.8M

RENT / SALE

Lot

Farm Lot

AUTO

VONDOR

LAKBAY

CITIWHEELS

TOYCO RENT A CAR

LP

ABC

MJV

SERVICES

FREE ESTIMATE
LOT OWNERS

OPPORTUNITIES

BUY/SELL

BUYING JEWELRY

BUY/SELL

BUYING ROLEX

ROLEX

BUYING JEWELRY

ROLEX
LOUIS VUITTON

PERSONAL

CONSULTANCY

PERSONAL

NOTICE

Legal Notice

NOTICES

[illegible]

NOTICES

[illegible]

[illegible]

PEOPLE&EVENTS

Matrade opens trade opportunities in aviation industry

[illegible]

[illegible]

DR. PURIFICACION ILAS OCAMPO

*now peacefully rests in the Grace and Goodness of our Lord
on March 15, 2012 at the age of 83.*

Wife of **Antonio** (†)
Her bereaved son **Edwin**, her daughter-in-law **Antonina**,
her grandchildren: **Windelyn**, **Ladylyn**, **Beatriz** and **Arielle**,
other relatives and friends request your prayers for
the eternal repose of her soul.

Her remains lie in state at Rizal Funeral Homes, Inc., Pasay City.

Interment will be on Saturday, March 24, 2012
at Manila Memorial Park in Sucat, Parañaque after the celebration
of the 9:00 a.m. Holy Mass at San Ildefonso Parish, Makati.

Francisca D. Dizon

[illegible]

---

*"We know that God
makes all things
work together for
the good of those
who love God
and are called
according
to his decree."*

Romans 8:28

PEOPLE&EVENTS

[illegible] [illegible]

Phl to host IAAPA Safety Institute for Amusement Parks and Attractions

[illegible]

PhilHealth covers typhoid fever confinement

[illegible]

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[illegible]

[illegible] [illegible]

[illegible] [illegible]

Smart, Sun introduce limited edition Dual Plan 549

[illegible]

THE PHILIPPINE STAR
BUSINESS
MOTORING
[illegible]

Mass Effect

By [illegible]

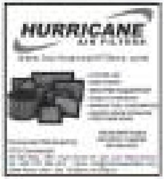
[illegible]

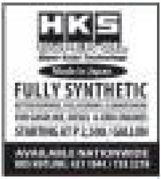
2012 Toyota Yaris

[illegible]

Toyota Motor Philippines refreshes Yaris and Land Cruiser 200

[illegible]





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A refreshing change

By JAMES DEAKIN

Photo by JAMES DEAKIN

[illegible]

The Orlando's Magic

By CITO BELTRAN

[illegible]

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- All in Financing available

[illegible]

We find ways®

[illegible]

Yes to speed limiters!

By RAY BUTCH GAMBOA

MOTORING TODAY

[illegible]

Toyota's twin launch

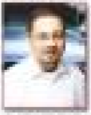
[illegible]

More Lexus models on the road

[illegible]

CASTROL'S SEARCH FOR YOUNG RACERS IS ON

[illegible]



By KAP AGUILA

One for King Bling

[illegible]

Safety Recall Campaign for Mitsubishi Fuso

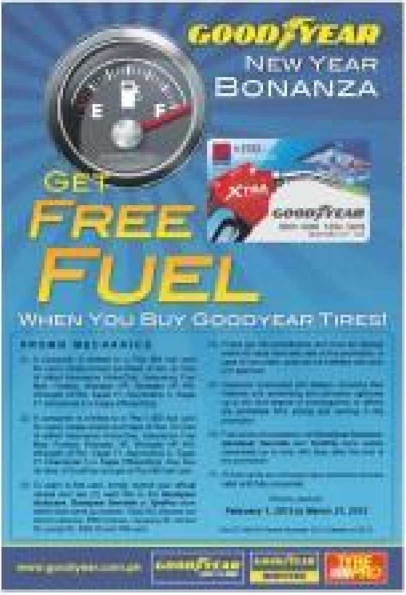
[illegible]

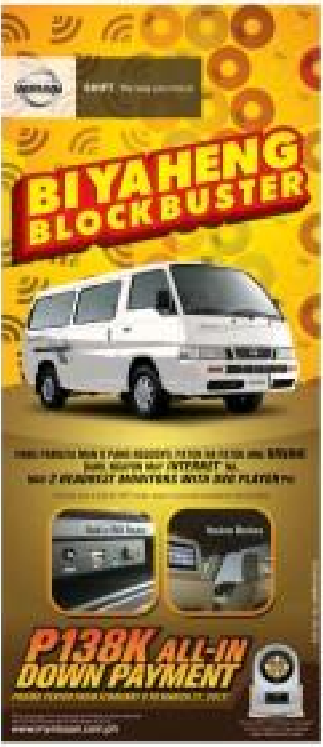
To D-MAX in Thailand

By KAP MACEDA AGUILA

[illegible]

[illegible]





Mass Effect

From C-1

[illegible]

2012 Land Cruiser 200

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

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FEATURES

CHAMBER OF THRIFT BANKS:

PARTNER IN NATIONAL DEVELOPMENT

[illegible]

[illegible]

MESSAGES

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

The year 2012 was welcomed as a year of big changes not just for businesses but for the economy as well. The global financial turbulence that struck the United States and the European Union cast a big shadow on certain sectors, especially in the banking industry. And due largely to optimism and the economic stewardship of the government, the country was able to avoid an economic financial crisis that has crippled a lot of nations both east and west. The resilient economy has gotten the attention of foreign investors and has proven to be a potent solution to address the economic slump that the country is in.

This is why for its 38th annual national convention, the Chamber of Thrift Banks (CTB) reaffirms its commitment to being a partner in the government's realization of the upward surge of the country's economic and social aspirations. This year's theme, "Thrift Banks: Partner in National Development," focuses on the role of thrift banks in countryside for economic stability and sustainability through its many programs that help micro, small, and medium enterprises (SMEs), long regarded as growth drivers of the economy.

At a recent press conference held at the [illegible] Executive Lounge of the [illegible] Plaza in Makati, CTB and [illegible] president [illegible] Chong [illegible] CTB's celebration [illegible] the organization's share in keeping and sustaining the upward surge of the country's economy.

"Sustaining this new wave of optimism and our exceptional growth last year is our central focus for this year as this would allow us to expand our role in national development," says Chong.

Other members of the panel included CTB convention chair and [illegible] Savings Bank president [illegible], CTB trustee and University Savings Bank director [illegible], and CTB executive director [illegible].

Aside from making a commitment to work hand in hand with the government, CTB also vowed to maintain a sound and stable banking system by working closely with the Bangko Sentral ng Pilipinas (BSP).

Chong also touched on the

[illegible]

[illegible]

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[illegible]

"We should continue with this optimistic view and reaffirm our commitment to the nation. We should nurture it, sustain it, and expand it for the betterment of the lives of Filipinos."

- Patrick D. Cheng, CTB President

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[illegible]

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[illegible] Patrick P. Cheng and [illegible]

CHAMBER OF THRIFT BANKS:

From B1

subject and relevance of the 2013 Chamber of Thrift Banks National Convention which will be held today at Dusit Thani Hotel in Makati.

"The national convention is an avenue with which all members of CTB can gather and discuss the current state of the industry, its problems and proposed solutions and future developments of the organization," explains Cheng.

Thrift banks are proving to be influential forces in the economic surge of the country and the CTB, being the umbrella organization of the country's thrift banks, insures that their commitment to a sound and sustainable economy is achieved. The new confidence in the Philippine economy by foreign investors is proof that the strides that the government, the business sector, and the banking industry are making are effective and relevant.

"We should continue with this optimistic view and reaffirm our commitment to the nation. We should nurture it, sustain it, and expand it for the betterment of the lives of Filipinos," says Cheng.

> *Thrift Banks are proving to be influential forces in the economic surge of the country and the CTB, being the umbrella organization of the country's thrift banks, insures that their commitment to a sound and sustainable economy is achieved.*

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[illegible], CTB National Convention Chair

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  - [illegible] Remittances
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  - Local Remittance
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- Manager's Check

Loans

- Agricultural Loans
- Commercial Loans
- Education Loans
- Motor Vehicle Loans
- Housing Loans
- Salary Loans
- Loans for Small & Medium Enterprises
- [illegible]
- [illegible]
- Microfinance Loans
- Real Estate Loans
- Credit Lines
- [illegible] Line of Credit

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- Time Deposit
- [illegible]

[illegible]

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PHIL STAR-CHAMBER OF THRIFT BANK 9 COLS X 27

Performance of Thrift Banks

THRIFT BANKS MAINTAINED STABILITY AND GROWTH

SELECTED FINANCIAL HIGHLIGHTS

As of	2007	2008	2009	2010	Nov. 2011
Total Assets (Pesos Bn)	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Asset Growth (%)	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Gross Loans (Net of IBL) (Pesos Bn)	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Loan Growth (%)	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Past Due Ratio (%)	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Capital Adequacy (%)	[illegible]	[illegible]	[illegible]	[illegible]	[illegible] (June)

The thrift banking industry maintained its stability with key indicators marked by sustained growth in resources, lending and profitability. This was supported by increased deposit mobilization, adequate capitalization as well as enhanced asset quality.

Notwithstanding fewer industry participants, when the number of operating thrift banks was reduced to [illegible] from [illegible] almost a year ago, total assets stood at P[illegible] Bn, higher by [illegible]% than year ago's P[illegible] Bn.

The industry sustained credit growth as core lending rose by [illegible]% to reach P[illegible] Bn from year ago's P[illegible] Bn reflecting sustained lending activity of the sector to its favored niches of operation (viz. MSMEs, housing and consumers) on the back of positive growth prospects for the domestic economy.

Thrift banks' capital adequacy ratio (CAR) at [illegible]% (as of end June 2011) is well above the 10% statutory requirement. Total capital reached P[illegible] Bn as of November 2011, up by [illegible]% from a year ago level of P[illegible] Bn.

Source: Bangko Sentral ng Pilipinas

Chamber of Thrift Banks

Member Banks

1. Allied Savings Bank
2. Bank One Savings & Trust Corporation
3. Bataan Development Bank
4. Bataan Savings & Loan Bank
5. BPI Direct Savings Bank
6. BPI Family Savings Bank
7. BPI Globe Banko
8. Business & Consumers Bank
9. CARD SME Bank
10. ChinaBank Savings
11. Century Savings Bank
12. Citibank Savings
13. City Savings Bank
14. Citystate Savings Bank
15. Dumaguete City Development Bank
16. Equicom Savings Bank
17. Farmers Savings & Loan Bank
18. First Consolidated Bank
19. GSIS Family Bank
20. Hiyas Banking Corporation
21. HSBC Savings Bank
22. Iloilo City Development Bank
23. Inter-Asia Development Bank
24. Isla Bank
25. Legazpi Savings Bank
26. Luzon Development Bank
27. Malayan Savings & Mortgage Bank
28. Microfinance Maximum Savings Bank
29. Opportunity Kauswagan Bank
30. Optimum Development Bank
31. Pacific Ace Savings Bank
32. Pampanga Development Bank
33. Philippine Business Bank
34. Philippine Postal Savings Bank
35. Philippine Savings Bank
36. Planters Development Bank
37. Premiere Development Bank
38. Producers Savings Bank
39. Progress Savings & Loan Bank
40. Queen City Development Bank
41. RCBC Savings Bank
42. Sterling Bank of Asia
43. Sun Savings Bank
44. The Palawan Bank
45. The Real Bank
46. Tong Yang Bank
47. Tower Development Bank
48. UCPB Savings Bank
49. University Savings Bank
50. Village Bank
51. Wealth Development Bank
52. World Partners Bank

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2012 OFFICERS OF THE CHAMBER OF THRIFT BANKS (CTB)

[illegible]

About the Chamber of Thrift Banks

The Chamber of Thrift Banks (CTB) is the umbrella organization of the country's thrift banks. Organized in 1974, the chamber has 53 member banks with over 1,400 branches nationwide. Its mission is to provide an institutional medium through which the members can collectively assist and cooperate with one another, with other members of the banking sector, and with the National Government and its instrumentalities, more particularly the Bangko Sentral ng Pilipinas to promote, develop, expand and strengthen the role of savings and loan associations, private development banks and savings and mortgage banks (otherwise known as thrift institutions), in the accumulation of savings, enhancement of trade, commerce, industry and agriculture, and in the economic development of the country.

CTB continues to pursue its mandate of consolidating the efforts of its member thrift banks so they continue to contribute to the country's economic development. It supports its members by ensuring that its various concerns are brought to the attention of the right government institutions or regulating body, particularly the Bangko Sentral ng Pilipinas (BSP).

CTB helps ensure a manageable and better operating environment for thrift banks, and has been at the forefront in advocating appropriate legislative and regulatory reforms, thereby influencing the statutory and regulatory framework. CTB works diligently at raising industry professionalism by setting standards of conduct including the adoption of a Code of Ethics, compliance and risk guidelines.

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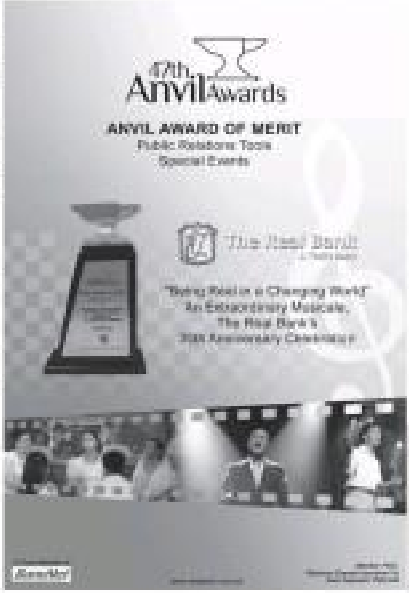
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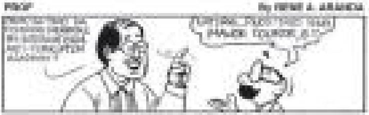

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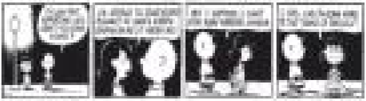

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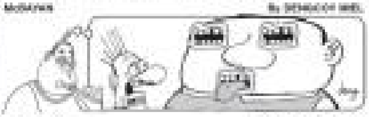

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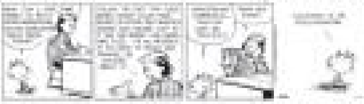
By BILL WATTERSON



BEERKADA

By LYNDON GREGORIO

JUMBLE

[illegible]

[illegible]

Ripley's Believe It or Not!

[illegible]

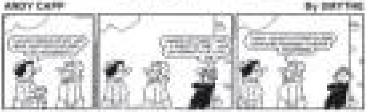
[illegible] CAFE

DILBERT

By SCOTT ADAMS

ANDY CAPP

By SMYTHE



THE AMAZING SPIDERMAN

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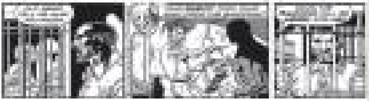
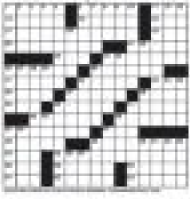
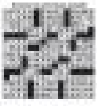


NEWSDAY CROSSWORD

[illegible]





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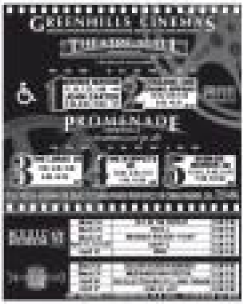

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MOVIE SPECIAL

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[illegible]

MALL EVENTS

[illegible]

MALL SPECIAL

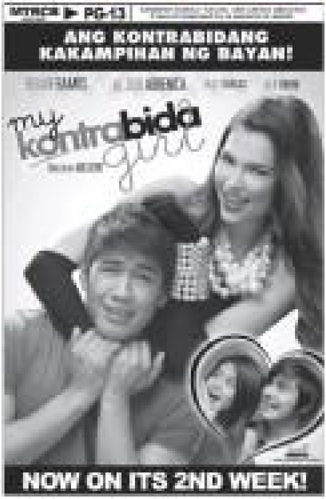
[illegible]

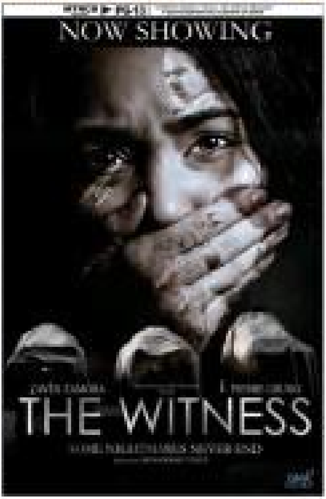
Glorietta Greenbelt MarQuee Abreeza

[illegible]

ANC gives the deaf a voice

[illegible]


PG-13
ANG KONTRABIDANG KAKAMPIHAN NG BAYAN!
My kontrabida girl
NOW ON ITS 2ND WEEK!

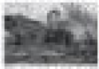


HBO

RED

max

ROBIN HOOD: PRINCE OF THIEVES



WWW.SMCINEMA.COM

SM CINEMA

[illegible] facebook

IMAX

metro manila

luzon

visayas • mindanao

[illegible]

[illegible]

[illegible]

Targeting Bin Laden on History

US President Barack Obama

[illegible]

Celebrities get 'fresh' awards at the Velvet Oscars party

[illegible]

NEWPORT CINEMAS

JOHN CARTER

MUPPETS in 3D

MIRROR MIRROR

LORAX

Lucky Chinatown CINEMAS

John Carter

The Lorax in 3D

Muppets in 3D

Mirror Mirror

POWER PLANT CINEMA

3D SILVER SCREEN

JOHN CARTER

MIRROR MIRROR

THE MUPPETS

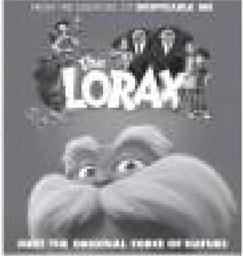
THE LORAX

JOHN CARTER

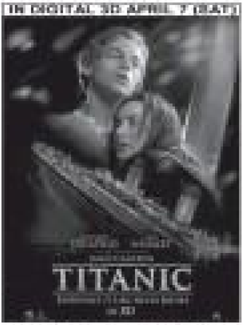
THE MUPPETS in 2D

NOW ON ITS 2ND WEEK

IN IMAX 3D AND DIGITAL 3D

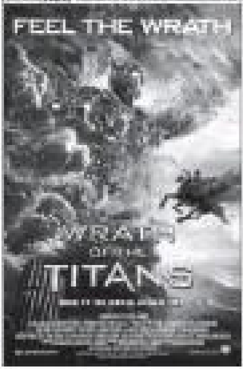


IN DIGITAL 3D APRIL 7 (SAT)

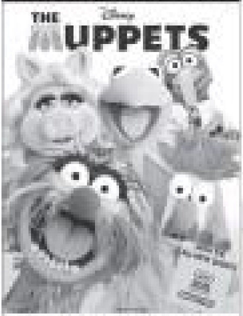


RELAX AND ENJOY, SEE A MOVIE

OPENS MARCH 29



GET READY FOR MUPPET DOMINATION!



OPENS TODAY

SHANG CINEPLEX

CINEMAS

Dreaming in Washington Heights

By Baby A. Gil

[illegible]

[illegible]

[illegible]

[illegible]

Have the years changed Raymond Bagatsing?

[illegible]

[illegible]

[illegible]

ROBINSONS
MOVIEWO@LD

[illegible]

GALLERIA [illegible]

MANILA [illegible]

METRO EAST [illegible]

PAMPANGA [illegible]

FORUM ROBINSONS [illegible]

GET A CHANCE TO
WIN ANY OF THESE GADGETS
[illegible]

[illegible]

MOVIEWO@LD

STA. ROSA [illegible]

LIPA [illegible]

DASMARIÑAS [illegible]

STARMILLS [illegible]

IMUS [illegible]

TACLOBAN [illegible]

ILOCOS NORTE [illegible]

DUMAGUETE [illegible]

BACOLOD [illegible]

ILOILO [illegible]

GENSAN [illegible]

ANGELES [illegible]

CALASIAO [illegible]

THE PHILIPPINE STAR

TV Guide

Your guide to complete viewing pleasure.

WEDNESDAY, MARCH 21, 2012

[illegible]

DISCOVERY CHANNEL

[illegible]

DISNEY CHANNEL

[illegible]

NATIONAL GEOGRAPHIC

[illegible]

SOLAR SPORTS

[illegible]

STAR MOVIES

[illegible]

STAR WORLD

[illegible]

THE PHILIPPINE STAR

ENTERTAINMENT

[illegible]

FUNFARE

By Ricardo F. Lo

BREAKING NEWS!

Viç, Ai-Ai & Bong join forces for 2012 MMFF

[illegible]

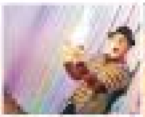
Aga for CamSur congressman?

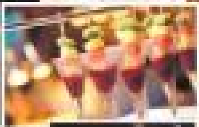
[illegible]

A beauty-ful reunion in NYC

[illegible]

Something Delicious for Your Sunday



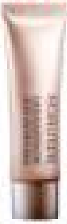


[illegible]

THE PHILIPPINE STAR
LIFESTYLE
FASHION & BEAUTY

Shakey's
Pizza Castellana
A Taste of Spain. Ham presents
DELIVERY HOTLINE 77-777

Nailing the natural makeup look



[illegible]

BUYING ROLEX

SLIMMERS WORLD

BUY 1 MONTH GET 1 MONTH FREE!

PLUS!

SPECIAL OFFER

CORE POWER+ BIOMETRICS with GREAT SKIN

"I lost 34 lbs.!"

Get a bikini body with a great skin now!

✓ flat, firm abs
✓ high, tight butt
✓ & slender, toned arms

"I lost 8 lbs. of fat & cellulite!"

-Nataliya Chystsiakova

"All our full programmes are guaranteed!"

CALL NOW FOR YOUR FREE CONSULTATIONS!

BUY 15 TREATMENTS GET 15 FREE!

SPECIAL OFFER

ADVANCED CORE Shape

CALL OUR ONE - STOP SUPER CENTERS FOR FITNESS, SKIN, BODY AND FACE.

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SKIN HOTLINE: 525-8771
MOBILE NUMBER: 091- SLIMMERS (75466377)

Beauty finds & breakthroughs

[illegible]

By [illegible]

[illegible]

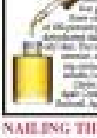
THE SOUQ ORGANICS

[illegible]

DERMALOGICA TOTAL EYE CARE WITH SPF 15

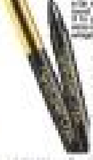
[illegible]

CLARINS FACE TREATMENT OILS



[illegible]

NAILING THE NATURAL MAKEUP LOOK



[illegible]

NEUTROGENA FINE FAIRNESS BB CREAM UV

[illegible]

K-PALETTE 24H REAL LASTING EYEBROW LINER & EYELINER WATERPROOF

[illegible]

THE BODY SHOP EXTRA VIRGIN MINERALS FOUNDATION

[illegible]

FLAWLESS SKIN WHITENING KIT

[illegible]

AVON IDEAL OIL CONTROL PRESSED POWDER SPF 17

[illegible]

Aeca Kappa launches brush and bath collections

[illegible]

[illegible]

[illegible]

Black and white....and beach-bound

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

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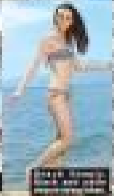

[illegible]

[illegible]

How to stay cool and beautiful

[illegible]

[illegible]

[illegible]

[illegible]

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[illegible]

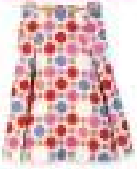
Kate Spade's current muse is Florence Broadhurst

[illegible]

[illegible]

[illegible]

[illegible]



[illegible]

[illegible]

Make your dreams come true at Hong Kong Disneyland

[illegible]

STAR GUEST PROGRAM

[illegible]

THE PHILIPPINE STAR
LIFESTYLE
FASHION&BEAUTY

Zap unwanted [illegible]
via [illegible]
with LaserLight!

RCBC Bankard
RCBC Bankard
VISA INFINITE

The Fitflop fever hits Asia

[illegible]

Turn to Page [illegible]

FREE
FREE
FREE
FREE

THIS SUMMER...
GET THE BODY YOU WANT!

FOR 1 WEEK ONLY

Don't miss this summer promo to start your slimming program. Enroll from March 19-24, 2012 and choose 1 of these treatment packages. Get the body you want or you get your money back!* Shed those pounds and inches, get rid of the saddlebags and ugly fat 'n flab. Call for a free consultation. Phone today!

Call 894-2639

marie france

THE FITFLOP FEVER HITS ASIA

[illegible]

[illegible]

Fitflop, which started off as a footwear made to tone the legs and create a sexy backside, has a cult following of Filipino fans, who call themselves Fitfloppers.

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

TIPS FOR MERGING FUNCTION WITH FASHION

[illegible]

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More than enough summer colors

[illegible]

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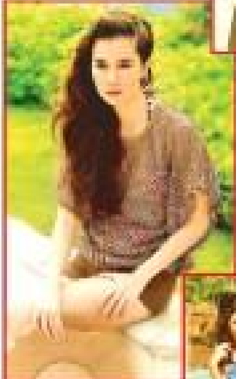
[illegible]

[illegible]



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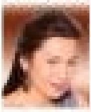
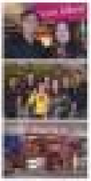
I HAVE K



Tying the Knot to Success

[illegible]



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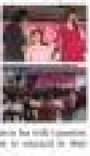

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DOGGIE RUNNING ESSENTIALS

[illegible]

[illegible]

[illegible]

[illegible]

1-DAY SALE
ALL ITEMS 10% OFF
(only in MOA branch)

MARCH 24
Saturday, 5:30 A.M.
SM MALL OF ASIA
1.5/3/5K

REGISTRATION FEE:
₱450 [illegible]
₱400 Race Kit [illegible]

REGISTER AT ANY PET EXPRESS BRANCH:
[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

THE PHILIPPINE STAR
LIFESTYLE
FASHION & BEAUTY
Section 4
Wednesday, March 21, 2012 B-1

Kriel
0922-3034066

ano pa'ng hinihintay mo? tawag na now na!

TRI-NET30

30 minutes of calls to 3 networks
300 all-net texts
P30/day
text TRINET30 to 2477

SMART
LIVE MORE

UNIQLO OPENS GLOBAL FLAGSHIP STORE IN GINZA

Ready. Get set. 'Qlo!

[illegible]

[illegible]

> 'Simple has a lot of meaning for Uniqlo,' a Uniqlo executive explains. Simplicity, timelessness — these concepts will be forever loved by Uniqlo which will have its first store in the Philippines at SM Mall of Asia in June.

[illegible]

[illegible]

[illegible]

[illegible]

POP ART
IS FOR
EVERYONE.

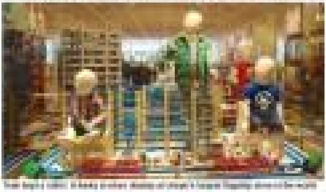
[illegible]

ユニクロ
UNIQLO
MA FOR ALL

[illegible]

[illegible]

[illegible]



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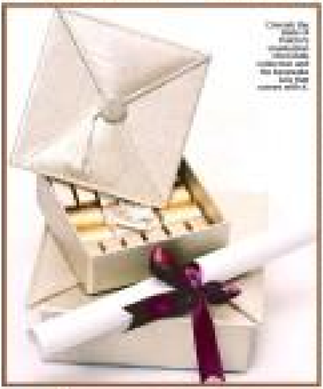
Patchi salutes the graduates



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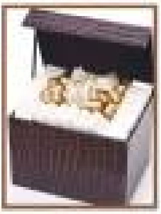

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Silver dreams for graduates

[illegible]

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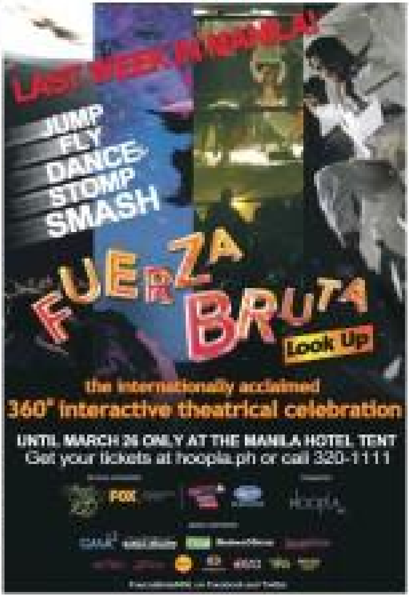


LAST WEEK IN MANILA!

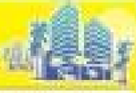
JUMP
FLY
DANCE
STOMP
SMASH

FUERZA BRUTA
Look Up

the internationally acclaimed
360° interactive theatrical celebration

UNTIL MARCH 26 ONLY AT THE MANILA HOTEL TENT
Get your tickets at hoopla.ph or call 320-1111

The Philippine STAR HOTEL Guide



THE PHILIPPINE STAR
LIFESTYLE
FASHION&BEAUTY

More of what you want to see.

[illegible]

[illegible]

Tommy Hilfiger is 'American Idol' image advisor

[illegible]

Win bigger and better prizes
this SUMMER SEASON.

MUJI to GO

Every single receipt purchase worth P5,000.00 with at least P500.00 worth of any MUJI to GO travel item entitles you one (1) raffle ticket.

This season, three lucky customers could win one of these prizes:
1) a MUJI Travel Set (includes a small 84L Hard Carry Case, with selected travel accessories and garments inside, 2) a pair of Round Trip Plane Tickets to Japan via Delta Air Lines, and 3) a Canon Digital IXUS 220 HS.

Visit us at Bonifacio High Street, Power Plant Mall, Glorietta 5 and SM Mall of Asia for more details. Also open for a limited period only in Alabang Town Center, Rustan's Makati and 158 Designers' Blvd at The Podium.

DELTA
Canon
MUJI
無印良品

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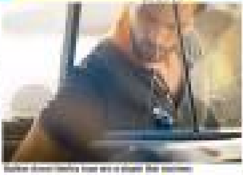

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The modern man's guide to effortless style

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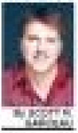
[illegible]

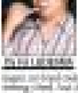
The fry guy



[illegible]

Taken for a ride

The BMW Series 3 navigation system is not the type of English accent most Pinoys are accustomed to hearing. Perhaps when they market it in the Philippines, they should get a voice talent whose English accent is familiar to Filipinos. Like Senator Miriam Defensor-Santiago.



[illegible]

Motorcycle diaries

[illegible]

[illegible]

TAKEN FOR A RIDE

[illegible]

Get as much as P360 FREE
at these restaurants when you use
your Metrobank Card ANYWHERE!

One (1) single-charge slip worth P2,500	Enjoy P120* OFF
Two (2) single-charge slips of P2,500 each	Enjoy P240* OFF
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